

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joanne A. Rollins
Debtor

Case No. 15-00071-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 38

Date Rcvd: Apr 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2020.

db +Joanne A. Rollins, 105 Mill Run Road, York, PA 17404-7915
cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
5074001 1900 Capital Trust I, by US Bank Trust NA, C/O Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
5074002 +1900 Capital Trust I, by US Bank Trust NA, C/O Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826, 1900 Capital Trust I, by US Bank Trust N, C/O Shellpoint Mortgage Servicing 29603-0826
5267285 1900 Capital Trust III, BY U.S. BANK TRUST NATIONA, P.O. Box 10826, Greenville, SC 29603-0826
5267286 1900 Capital Trust III, BY U.S. BANK TRUST NATIONA, P.O. Box 10826, Greenville, SC 29603-0826, 1900 Capital Trust III, BY U.S. BANK TRU, P.O. Box 10826, Greenville, SC 29603-0826
4592303 +American Infosource, PO Box 71083, Charlotte, NC 28272-1083
4631790 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4842794 +Buckley Madole, P.C., 9441 LBJ Freeway, Suite 250, Dallas, TX 75243-4640
4631714 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas of Pennsylvania Inc, PO Box 117, Columbus, OH 43216)
4592312 ++CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849
(address filed with court: Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374)
4592310 +Commonwealth of Pennsylvania, Bureau of Labor and Industry,
Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848
4592313 +David Fein, Esq., KML Law Group, PC, Suite 5000 BNY Independence Center,
701 Market Street, Philadelphia, PA 19106-1538
4592317 +Marisa Cohen, Esq., Ann Swartz, Esq., 123 South Broad Street, Suite 1400,
Philadelphia, PA 19109-1060
4592321 +Prober & Raphael, 20750 Ventura Blvd, Suite 100, Woodland Hills, CA 91364-6207
4592322 +Rushmore Loan Management, 7515 Irvine Center Drive, Irvine, CA 92618-2930
4592323 Rushmore Loan Management Services, 1480 Laguna Canyon Road, Irvine, CA 92618
4760121 +SPECIALIZED LOAN SERVICING LLC, 8742 LUENT BLVD, SUITE 300,
HIGHLANDS RANCH, COLORADO 80129-2386
5051671 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
4974189 +Specialized Loan Servicing LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400,
123 South Broad Street, Philadelphia, PA 19109-1060
4592326 +US Bank, N.A. as Trustee, 7105 Corporate Drive, Plano, TX 75024-4100
4611385 +US Bank, National Association et. al., Rushmore Loan Management Services, P.O. Box 55004,
Irvine, CA 92619-5004
4961426 +York County Tax Claim Bureau, 28 East Market Street, York PA 17401-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4592304 +EDI: AIS.COM Apr 27 2020 23:28:00 American Infosource, PO Box 4457,
Houston, TX 77210-4457
4592306 +EDI: BANKAMER.COM Apr 27 2020 23:28:00 Bank of America, 450 American Street,
Simi Valley, CA 93065-6285
4592307 +EDI: BANKAMER.COM Apr 27 2020 23:28:00 Bank of America, NA, Mail Stop CA6-919-01-23,
400 National Way, Simi Valley, CA 93065-6414
4592308 EDI: CAPITALONE.COM Apr 27 2020 23:28:00 Capital One, PO Box 85520,
Richmond, VA 23285-5520
4592309 +EDI: CAPITALONE.COM Apr 27 2020 23:28:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
4592311 +E-mail/Text: bankruptcyp@consumerportfolio.com Apr 27 2020 19:51:39
Consumer Portfolio Service, PO Box 57071, Irvine, CA 92619-7071
4592314 +EDI: RMSC.COM Apr 27 2020 23:28:00 GEMB/Peach Direct, PO Box 981439,
El Paso, TX 79998-1439
4592315 EDI: IRS.COM Apr 27 2020 23:28:00 Internal Revenue Service, PO Box 21126,
Philadelphia, PA 19114
4592316 EDI: RMSC.COM Apr 27 2020 23:28:00 JC Penney, Credit Service Center, P.O. Box 533,
Dallas, TX 75221
4592318 +EDI: CBS7AVE Apr 27 2020 23:28:00 Midnight Velvet, 1112 7th Avenue,
Monroe, WI 53566-1364
4592320 EDI: PRA.COM Apr 27 2020 23:28:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
4602140 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 27 2020 19:51:30
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg PA 17128-0946
4592319 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 27 2020 19:51:31
Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division,
Harrisburg, PA 17128-0946
4592325 +EDI: RMSC.COM Apr 27 2020 23:28:00 SYNCB/Peach Direct, 950 Forrer Blvd.,
Kettering, OH 45420-1469
4592324 +EDI: CBS7AVE Apr 27 2020 23:28:00 Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364
TOTAL: 15

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* 1900 Capital Trust III, BY U.S. BANK TRUST NATIONA, P.O. Box 10826,
Greenville, SC 29603-0826

cr* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
4760122* +SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD, SUITE 300,
HIGHLANDS RANCH, COLORADO 80129-2386

5051670* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386

4592305 ##Quantum Servicing, 6302 E Martin Luther King Jr Blvd, Suite 310, Tampa, FL 33619-1158
TOTALS: 0, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2020 at the address(es) listed below:

Albert James Millar on behalf of Creditor PA Dept of Revenue jmillar@pa.gov
Celine P DerKrikorian on behalf of Creditor Specialized Loan Servicing LLC ecfmail@mwc-law.com
Celine P DerKrikorian on behalf of Creditor PROF-2013-M4 Legal Title Trust, by U.S. Bank
National Association, as Legal Title Trustee, ecfmail@mwc-law.com
Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
Jason Brett Schwartz on behalf of Creditor HSBC BANK USA, N.A. JSchwartz@mesterschwartz.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A., Et al...
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor US Bank, National Association et al...
bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Michael Joshua Shavel on behalf of Creditor 1900 Capital Trust III, BY U.S. BANK TRUST
NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS CERTIFICATE TRUSTEE
mshavel@hillwallack.com, skenny@hillwallack.com;lharkins@hillwallack.com
Michael Joshua Shavel on behalf of Creditor 1900 Capital Trust I, by U.S. Bank Trust National
Associations, not in its individual capacity but solely as Certificate Trustee
mshavel@hillwallack.com, skenny@hillwallack.com;lharkins@hillwallack.com
Thomas I Puleo on behalf of Creditor US Bank, National Association et al...
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
Tracy Lynn Updike on behalf of Debtor 1 Joanne A. Rollins tlupdike@mette.com,
cgfraker@mette.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1 **Joanne A. Rollins**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:15-bk-00071-HWV

Social Security number or ITIN xxx-xx-8157
EIN _____

Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joanne A. Rollins

By the
court:

4/27/20



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: KarenDavis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.